

**NCAL BANCORP**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2925406	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$392	\$381	-2.8%		
Loans	\$327	\$273	-16.4%		
Construction & development	\$23	\$10	-55.2%		
Closed-end 1-4 family residential	\$12	\$9	-28.3%		
Home equity	\$20	\$18	-9.7%		
Credit card	\$0	\$0			
Other consumer	\$17	\$9	-47.4%		
Commercial & Industrial	\$75	\$68	-9.5%		
Commercial real estate	\$167	\$149	-10.7%		
Unused commitments	\$54	\$50	-7.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$12	88.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$16	\$17	7.9%		
Cash & balances due	\$14	\$25	79.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$343	\$339	-1.1%		
Deposits	\$335	\$336	0.2%		
Total other borrowings	\$5	\$0	-100.0%		
FHLB advances	\$5	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$48	\$42	-14.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.8%	10.6%	--		
Tier 1 risk based capital ratio	13.2%	13.6%	--		
Total risk based capital ratio	14.5%	14.9%	--		
Return on equity <sup>1</sup>	-15.3%	-43.9%	--		
Return on assets <sup>1</sup>	-1.9%	-5.0%	--		
Net interest margin <sup>1</sup>	6.1%	5.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	92.8%	97.2%	--		
Loss provision to net charge-offs (qtr)	128.1%	86.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	4.4%	10.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	21.4%	0.0%	10.1%	0.7%	--
Closed-end 1-4 family residential	6.7%	3.2%	4.2%	5.3%	--
Home equity	0.0%	1.4%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	9.3%	0.0%	38.1%	--
Commercial & Industrial	0.6%	0.5%	0.0%	2.5%	--
Commercial real estate	1.5%	4.2%	0.0%	0.7%	--
Total loans	2.7%	2.9%	1.2%	2.9%	--